

INSIDER'S EDGE: Issue 159: Medicaid as Secondary Coverage for Children

Welcome back Insiders! It's been a while since we addressed Medicaid as secondary insurance, so we're going to do that today for children, specifically.



Zoe has sole custody of her daughter, Cecelia. Zoe and Cecelia have commercial insurance.

If Zoe and Cecelia's household income is <138% of the Federal Poverty Level (FPL) based on a household size of 2, they may qualify for Medicaid.

If someone meets the eligibility requirements for Medicaid (including income, citizenship, etc.) they will qualify for Medicaid benefits even if they have other insurance coverage. For Zoe and Cecelia, Medicaid will be considered the payer of last resort. This means that Medicaid will only pay for services not covered by their private insurer. Zoe and Cecelia will still have to select a Managed Care Organization (MCO) to coordinate their care.

If Zoe gets a raise, and their household income is now between 189-322% FPL, Cecelia will NOT qualify for Maryland Children's Health Program (MCHP) or MCHP Premium.

To qualify for coverage through MCHP or MCHP Premium, a child cannot have other health insurance.

If their household income is still between 189-322% FPL, and Cecelia's coverage does not qualify as minimum essential coverage (MEC), could she qualify for MCHP or MCHP Premium?

Yes! Coverage that does not qualify as MEC does not impact a child's eligibility for benefits.



Insiders, Marge really, really likes going to the beach. To accommodate her demanding vacation schedule, new issues will be distributed every other week this summer. Thanks for understanding!

Questions? Send an email to: dhmh.medicaidmarge@maryland.gov